

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Application No. | : | 10/608,562 | Confirmation No.: | 7254 |
| Filed | : | June 30, 2003 | | |
| Applicant | : | Lawson, et al. | | |
| Title : | : | A Technique for Calculating Payee | | |
| | : | Specific Time to Payment Completion | | |
| Art Unit | : | 4137 | | |
| Examiner | : | Steven S. Kim | | |
| Atty Docket No. | : | 23952-0142 | | |
| Customer No. | : | 72386 | | |

AMENDMENT AND RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

Sir or Madam:

Responsive to the Non-final Office Action mailed April 4, 2008, Applicants submit the following amendments and remarks. In light of these amendments and remarks, Applicants respectfully assert that all of the claims are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 13 of this paper.